

Account No.: MIN1001863-0000168007-1

MERS Tel.: (888) 679 MERS

**AFTER RECORDING FORWARD TO :**

Dovenmuehle Mortgage Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8924

**PREPARED BY :**

(800)-669-4268  
Mohamadasif Arab  
Dovenmuehle Mortgage Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8924

Dovenmuehle Mortgage, Inc. 1430084093 RUZICKA

Lender Id : G91

**SUBSTITUTION OF TRUSTEE**

As of December 07, 2015

DEED OF TRUST REFERENCE :

Dated : 01/28/2013 Recorded : 02/04/2013  
Instrument # : 2013000219 Book # : N/A Page # : N/A  
Trustor : E GAYLE RUZICKA, AN UNMARRIED WOMAN  
Original Beneficiary : STERLING SAVINGS BANK D/B/A STERLING BANK  
Trustees : CLARK COUNTY TITLE  
State : Washington County : SKAMANIA  
Amount : \$91,000.00  
ASSESSOR'S/TaxID No.: .

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UMPQUA BANK S/B/M TO STERLING SAVINGS BANK D/B/A STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS, is the holder of the Deed of Trust herein above described.

AND, being the present beneficiary under said Deed of Trust, acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied.


AND desires to substitute a new Trustee under said Deed of Trust in the place or stead of CLARK COUNTY TITLE.

NOW THEREFORE, the undersigned hereby substitutes, TRUSTEE SERVICES, INC. whose address is P.O. BOX 2980 SILVERDALE, WA 98383, as Trustee under said Deed of Trust and further instructs said Trustee to reconvey the estate now held under said Deed of Trust to the person or persons legally entitled thereto.

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UMPQUA BANK S/B/M TO STERLING SAVINGS BANK D/B/A STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI  
48501-2026

By :

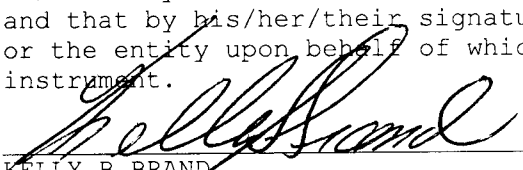
  
BETTINA HONOLD ASSISTANT SECRETARY

By :

  
CHRISTINE TOPPERT ASSISTANT  
SECRETARY

STATE OF Illinois  
COUNTY OF Lake

Sworn to and subscribed on 12/7/15, before me, KELLY B BRAND, a Notary Public in and for the County of Lake, State of Illinois, personally appeared BETTINA HONOLD ASSISTANT SECRETARY & CHRISTINE TOPPERT ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
KELLY B BRAND

Notary Expires : 12/30/2018

